

MRZ 8980  
PATENT

Law 2761

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of David Carrithers et al.  
Serial No. 09/399,597  
Filed September 20, 1999  
For DEBIT CARD SYSTEM AND METHOD FOR  
IMPLEMENTING INCENTIVE AWARD PROGRAM

February 10, 2000

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TO THE COMMISSIONER OF PATENTS AND TRADEMARKS,

SIR:

LETTER TO THE PATENT AND TRADEMARK OFFICE

In accordance with 37 C.F.R. 1.97 and 1.98 and MPEP 609, and in compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, applicants submit the attached PTO Form 1449 (modified) for consideration by the Patent and Trademark Office in the above-entitled application and to be made of record herein.

Except for references D19 and D20, all other references listed on the attached PTO-1449 have been previously submitted in parent application Serial Nos. 08/620,041 and 08/408,690. Therefore, in accordance with MPEP 609, only copies of references D19 and D20 are being provided at this time.

Respectfully submitted,

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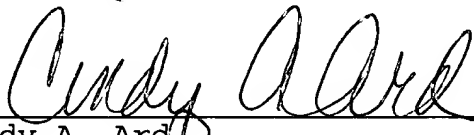
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\*Attachments

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CERTIFICATE OF MAILING

I certify that this Information Disclosure Statement in the application of David C. Carrithers et al., Serial No. 09/399,597, filed September 20, 1999 is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on this 10th day of February, 2000.

  
Cindy A. Ard

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